

ACORD. CERTIFICATE OF INSURANCE				<small>ISSUE DATE (MM/DD/YY)</small> <div style="border: 1px solid black; display: inline-block; padding: 2px;">12/29/94</div>		
PRODUCER Meeker Sharkey & MacBean 21 Commerce Drive Cranford, NJ 07016 908-272-8100		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.				
INSURED Soc.Hill @ University Hts.III 1 Cornerstone Lane Newark NJ 07103		COMPANIES AFFORDING COVERAGE				
		COMPANY LETTER A St. Paul Fire & Marine				
		COMPANY LETTER B				
		COMPANY LETTER C				
		COMPANY LETTER D				
COMPANY LETTER E						
COVERAGES THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOT WITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY	BC02900238	1/01/95	1/01/96	GENERAL AGGREGATE	\$ 5000000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				PRODUCTS-COMP/OP AGG.	\$ 5000000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR.				PERSONAL & ADV. INJURY	\$ 5000000
	OWNER'S & CONTRACTOR'S PROT.				EACH OCCURRENCE	\$ 5000000
					FIRE DAMAGE (Any one fire)	\$ 50000
					MED. EXPENSE (Any one person)	\$ 5000
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT	\$
	<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident)	\$
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE	\$
	<input type="checkbox"/> HIRED AUTOS					
	<input type="checkbox"/> NON-OWNED AUTOS					
	EXCESS LIABILITY				EACH OCCURRENCE	\$
	<input type="checkbox"/> UMBRELLA FORM				AGGREGATE	\$
	WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY				STATUTORY LIMITS	
					EACH ACCIDENT	\$
					DISEASE-POLICY LIMIT	\$
					DISEASE-EACH EMPLOYEE	\$
A A	OTHER Bklt. Bldgs & Cnts	BC02900238	1/01/95	1/01/96	\$21,775,000.	
	Fidelity	BC02900238	1/01/95	1/01/96	\$100,000.	
DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS OWNER: JERRY C. COGMAN, MARRIED LOC: 258 MATTHEWS DRIVE, NEWARK, NJ 07103 (32E1) LOT: 32.09 BLOCK:406						
CERTIFICATE HOLDER COUNTY MORTGAGE COMPANY, INC. AND/OR ITS ASSIGNS 33 CLINTON ROAD WEST CALDWELL, NJ 07006				CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL <u>10</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.		
				AUTHORIZED REPRESENTATIVE <div style="text-align: center;"> Bruce J. Smith </div>		
				010036000		
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